

**Information to identify the case:**

Debtor 1	<b>George Reels</b>	Social Security number or ITIN	xxx-xx-5484
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-18305-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

George Reels

7/28/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 George Reels  
 Debtor

Case No. 17-18305-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db  
 516784943 George Reels, 102 N 10th St, Paterson, NJ 07522-1116  
 516784944 05 Retro Fitness Wayne, 60 Owens Dr, Wayne, NJ 07470-2496  
 516784944 1st Crd Srvc, 377 Hoes Ln, Piscataway, NJ 08854-4138  
 516784945 AT&T, 651 Kapkowski Rd, Elizabeth, NJ 07201-4901  
 516784946 Bank of New York, 200 Park Ave # 56, New York, NY 10166-5601  
 516784948 Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300  
 516784953 Imaging Consultants Essex, 94 Old Short Hills Rd, Livingston, NJ 07039-5672  
 516784957 Parker Mccay PA, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539  
 516784958 +Passaic County Sheriff, 77 Hamilton St, Paterson, NJ 07505-2070  
 516784959 Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988  
 516784960 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 516784961 Ppl, 827 Hausman Rd, Allentown, PA 18104-9392  
 516784962 R. Pasquariello Dmd- Union Den, 55 Union Ave, Paterson, NJ 07502-1842  
 516784963 Sprint, 92 Broad St, Elizabeth, NJ 07201-2206  
 516784964 State Farm Fire and Casualty, 47 Park Ave, West Orange, NJ 07052-5500  
 516784965 State Farm Indemnityco, 47 Park Ave, West Orange, NJ 07052-5500  
 516784966 VERIZON WIRELESS, 235 Prospect Ave, West Orange, NJ 07052-4228  
 516784967 Victoria Fire Casualty, 196 Bridgeville Rd, Monticello, NY 12701-3846  
 516784971 William Kurylor D M D, 39 Woodcliff Ave, Westwood, NJ 07675-3423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 28 2017 23:21:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516784947 +E-mail/Text: Umesh.Patil@credencerm.com Jul 28 2017 23:22:00 Credence Resource Mana,  
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940  
 516784949 EDI: CCS.COM Jul 28 2017 23:13:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607  
 516784950 EDI: CCS.COM Jul 28 2017 23:13:00 Credit Collections Svc, PO Box 773,  
 Needham, MA 02494-0918  
 516784952 EDI: DCI.COM Jul 28 2017 23:13:00 Diversified Consultant, DCI, PO Box 551268,  
 Jacksonville, FL 32255-1268  
 516784951 EDI: DCI.COM Jul 28 2017 23:13:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 516784954 EDI: JEFFERSONCAP.COM Jul 28 2017 23:13:00 Jefferson Capital Syst, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 516784955 EDI: JEFFERSONCAP.COM Jul 28 2017 23:13:00 Jefferson Capital Systems, LLC, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 516784956 E-mail/Text: bankruptcy@onlineis.com Jul 28 2017 23:21:46 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 516784968 E-mail/Text: collect@williamsalexander.com Jul 28 2017 23:20:53 Waassociates, PO Box 2148,  
 Wayne, NJ 07474-2148  
 516784969 EDI: WFFC.COM Jul 28 2017 23:13:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 PO Box 19657, Irvine, CA 92623-9657  
 516784970 EDI: WFFC.COM Jul 28 2017 23:13:00 Wfds, PO Box 1697, Winterville, NC 28590-1697  
 516784972 E-mail/Text: collect@williamsalexander.com Jul 28 2017 23:20:53 Williams/Alexander & A,  
 1479 State Route 23, Wayne, NJ 07470-7507

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 33

Date Rcvd: Jul 28, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-22 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Mary Ann McField on behalf of Debtor George Reels maryann@mmcfielddlaw.com,  
G1557@notify.cincompass.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4